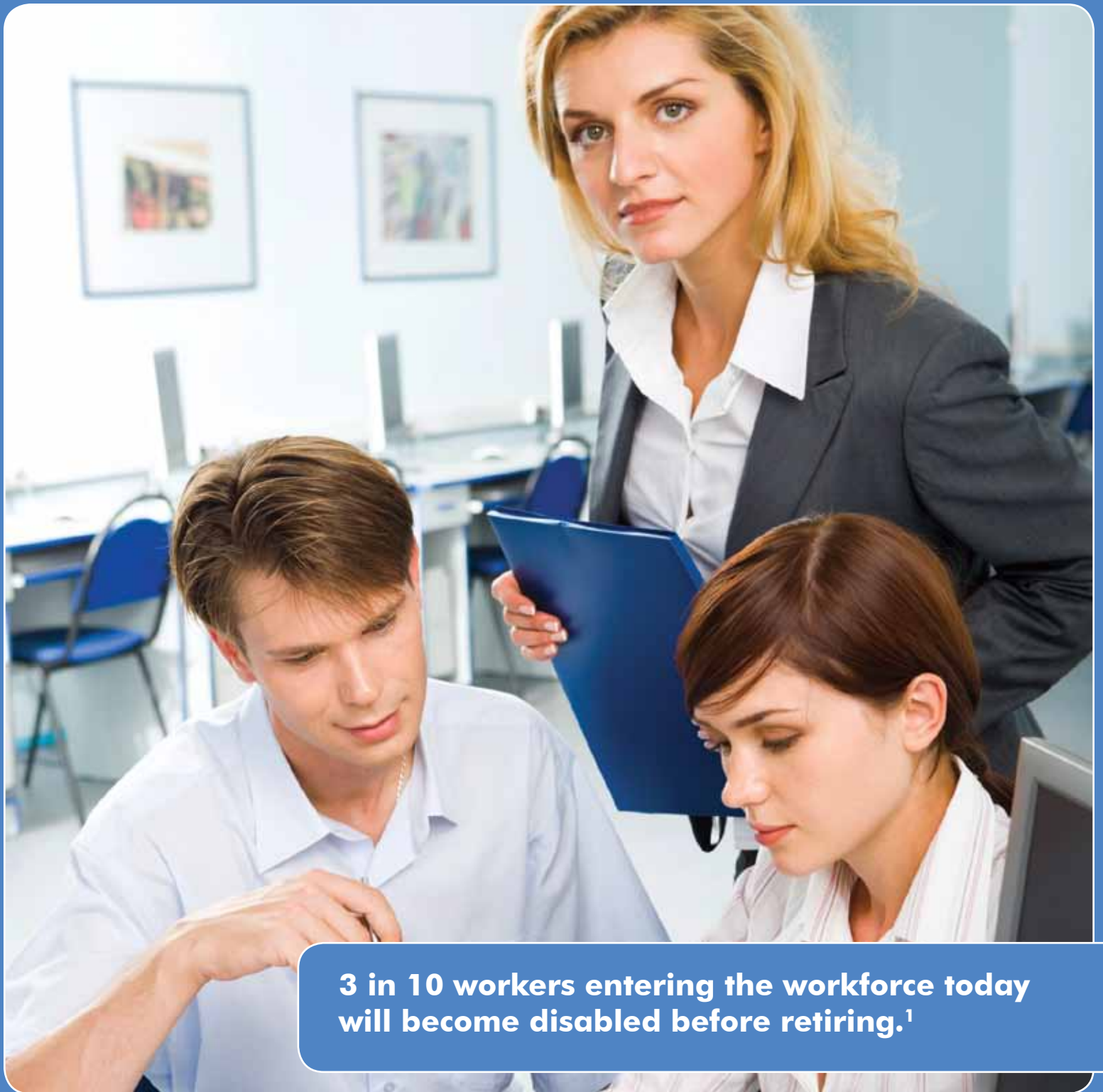




**St. Louis County  
Voluntary Long-Term Disability Insurance**



**3 in 10 workers entering the workforce today  
will become disabled before retiring.<sup>1</sup>**





**Are you willing to gamble with  
your paycheck?**





### **Why Disability Income Insurance?**

Most people insure their car, their health and their life. But consider how important it is to insure your paycheck. Your ability to earn a living affects every aspect of your life – and those who depend on you. That's why Disability Insurance is not an "extra," it is an essential part of protecting your future.

### **Are you willing to gamble with your paycheck?**

3 in 10 workers entering the workforce today will become disabled before retiring.<sup>1</sup> Are you willing to gamble with those odds? According to the website DisabilityCanHappen.org, here are some recent statistics that show just how common and devastating disability can be:

- Approximately 95% of disabilities are caused by illness rather than accidents.<sup>2</sup>
- The average Long-Term Disability claim lasts 31.2 months.<sup>3</sup>
- One in eight workers will be disabled for five years or more during their careers.<sup>4</sup>
- Over 36 million Americans are classified as disabled; more than half of those are in their prime working years, ranging from 18 to 64 years old.<sup>5</sup>

### **What about Social Security, Worker's Compensation, Medical Insurance and Unemployment Compensation?**

- Only 30% of applicants for Social Security Disability Insurance benefits in 2011 were approved on their first application.<sup>6</sup>
- Workers' compensation provides benefits ONLY if a disability is a result of an on-the-job accident, injury or occupational disease.
- Medical Insurance covers medical services and prescriptions; it does not

replace income if you cannot work.

- Unemployment Compensation is for those who are physically and mentally able to work.

### **Am I eligible for this coverage?**

You are eligible for this plan if you are an active employee who has averaged 18.75 hours or more per week over the prior payroll year. Employees who have not worked the prior payroll year are eligible after a waiting period (see labor contract) as long as their position is assigned 18.75 hours or more per week. In other words, their full-time equivalent (FTE) is .50 or greater ( 0.47 if full schedule is 40 hours/week).

### **Are there any medical questions?**

During a special enrollment and upon initial eligibility you can purchase this plan without medical questions or tests.\* Contact your Human Resources office at 218.726.2422 to inquire about any special enrollments that may apply to you.

### **What about maternity coverage?**

Disability Income Insurance will protect you the same as any illness.

### **How much coverage is available?**

If you become disabled due to a covered illness or accident, this policy will pay a benefit of 60% of your regular salary up to a maximum of \$6,000 per month.

### **Would my disability income benefit be taxed?**

Your disability benefits are generally tax-free if you pay for this insurance with post-tax dollars. Please see your tax adviser for complete advice.

### **What is an "Elimination Period"?**

This policy has a 90-day "Elimination Period". This is the time between when your disability begins and the time you are eligible to receive benefits. No benefits are paid during the Elimination Period.

### **How long can I receive benefits for a covered disability?**

Depending upon the age you become disabled, you will receive benefits until age 65 or the Social Security Normal Retirement Age, whichever is later.

### **Do I have to make insurance payments during a covered disability?**

The Waiver of Premium feature waives your Disability Insurance premium payment during a disability. This begins as soon as you start receiving benefits and continues while you are disabled.

### **What if I earn income while disabled?**

As with most Disability Income Insurance plans, benefits are reduced by other income you may receive during a disability, including employer-sponsored sick leave pay, Social Security or a State Retirement Disability benefit plan.

### **What is the Survivor Benefit?**

Survivor Benefit allows your spouse or other defined survivor to collect a benefit if you should die while receiving payments (for at least six months) under a covered disability. The lump sum is usually equal to three months of your last disability payment.

### **How do I sign up?**

Please complete the enrollment form and return it to your Benefits Administrator.

To calculate your risk of disability, visit  
[www.whatsmypdq.org](http://www.whatsmypdq.org)

## Exclusions

*(For a complete description of the plan exclusions, see your certificate of insurance.)*

1. **War.** An Insured Person is not covered for a Disability caused or contributed to by War or any act of War.
2. **Criminal Conduct.** An Insured Person is not covered for a Disability caused or contributed to by his or her commission of, or attempt to commit, an assault, battery, or any other crime.
3. **Military Leave.** An Insured Person is not covered for a Disability that occurs during any military leave for active duty.
4. **Imprisonment.** No LTD Benefits will be paid for any period of Disability when an Insured Person is, for any reason, confined in a penal or correctional institution or under house arrest.
5. **Intentionally Self-Inflicted Injury-Suicide.** An Insured Person is not covered for a Disability caused or contributed to by an intentionally self-inflicted injury or attempted suicide, while sane or insane.
6. **Pre-existing Condition.** An Insured Person is not covered for a Disability caused or contributed to by a Pre-existing Condition unless he or she been continuously insured under the Group Policy for at least 12 months and has been Actively at Work one full day after the end of that 12 months. Pre-existing Condition means a condition for which an Insured Person has consulted a licensed medical professional, received medical treatment, services or advice, undergone diagnostic procedures, or taken prescribed drugs or medications during the 3 month period just before the effective date.

## Limitations

*(For a complete description of the plan limitations, see your certificate of insurance.)*

### Mental Disorders and Substance Abuse

1. LTD Benefit payments based on a Mental Disorder or Substance Abuse are limited to 24 months for each period of continuous Disability.
2. If the Insured Person's Disability is caused by Substance Abuse, he or she must be participating in an available rehabilitative program recommended by a Physician.

**Foreign Residency.** Payment of LTD Benefits is limited to 6 months for each period of continuous Disability while the Insured Person resides outside of the United States or Canada.

Administered by:



**Corporate Headquarters**

250 South Executive Drive, Suite 300, Brookfield, WI 53005

**Offices Nationwide**

800.627.3660

Underwritten by:



PO Box 5008, Madison, WI 53705

<sup>1</sup> Social Security Administration, Fact Sheet March 18, 2011

<sup>2</sup> DisabilityCanHappen.org, 2010

<sup>3</sup> Council for Disability Awareness, Long-Term Disability Claims Review, 2010

<sup>4</sup> 2010 Gen Re Disability Fact Book

<sup>5</sup> The American Journal of Medicine, June 4, 2009

<sup>6</sup> Social Security Administration, [www.socialsecurity-disability.org/blog/tips-about-social-security-disability-benefits](http://www.socialsecurity-disability.org/blog/tips-about-social-security-disability-benefits), 2011

\*If the contractual enrollment quota is not met, all applicants will need to fill out a medical questionnaire and coverage may be denied based upon your answers to the medical questions.